

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
GULFPORT DIVISION**

In re:

Case No.: 25-50738-KMS

Annette White Dixon and Gerald Edward Dixon, Chapter: 13

Debtors.

**OBJECTION OF SANTANDER BANK, N.A. TO
CONFIRMATION OF DEBTORS' CHAPTER 13 PLAN**

Santander Bank, N.A., as servicer for Santander Consumer USA Inc. ("Movant"), a secured creditor herein, by and through its undersigned attorney, files its objection to confirmation of the proposed plan and states as follows:

1. On May 20, 2025, Annette White Dixon and Gerald Edward Dixon (the "Debtors") filed a voluntary petition for relief under Chapter 13 of the United States Bankruptcy Code (the "Petition Date").
2. This Court has jurisdiction of the parties and the subject matter pursuant to 28 U.S.C. §§157, 1334 and 11 U.S.C. § 1324.
3. On July 7, 2023, Debtors executed and delivered that certain Retail Installment Sale Contract (the "Note"), which was assigned to MOVANT, for the purchase 2020 Nissan Rogue Sport bearing Vehicle Identification Number JN1BJ1CV3LW280228 (the "Collateral"). A true and correct copy of the Note is attached hereto as **Exhibit "A."**
4. In order to secure its purchase money security interest evidenced by the Note, Movant recorded its lien by notating the Title (the "Title"), a true and correct copy of which is attached hereto as **Exhibit "B."**
5. On May 20, 2025, the Debtors filed a Chapter 13 Plan (Dkt. 2) (the "Plan").

6. Movant has a secured 910 claim in the amount of \$13,636.32, filed in this matter as Claim 4-1 ("MOVANT'S CLAIM").

7. The Plan properly calls to properly value Movant's 910 claim, with the claim amount listed in MOVANT's Proof of Claim controlling over any contrary amount listed in Debtors' Plan, but fails to provide for the proper treatment of Movant's Claim based on the fact that the Plan does not provide adequate assurance of lien retention as to the Collateral.

8. The Plan has not been accepted by Movant pursuant to 11 U.S.C. § 1325(a)(5)(A).

9. Movant demands that the Plan be amended to include the following language: "Santander Consumer USA Inc.'s lien shall be retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under 1328."

WHEREFORE, Santander Bank, N.A., as servicer for Santander Consumer USA Inc. requests this Court to deny confirmation of the Plan and for such further relief as this Court deems appropriate.

Dated this 3rd day of July, 2025.

/s/ Christopher D. Meyer

Christopher D. Meyer, Esq. (MSB 103467)
Attorney for Santander Bank, N.A., as
servicer for Santander Consumer USA Inc.

OF COUNSEL:

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CERTIFICATE OF SERVICE

HEREBY CERTIFY that a copy of the foregoing has been served on this 3rd day of July, 2025, either by electronic transmission or by United States first class mail postage prepaid to the following:

Debtors:

Annette White Dixon
225 Southgate Rd
Hattiesburg, MS 39401

Gerald Edward Dixon
225 Southgate Rd
Hattiesburg, MS 39401

Counsel for the Debtors:

Thomas Carl Rollins, Jr
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Jackson, MS 39236

Trustee:

David Rawlings
Chapter 13 Trustee
P.O. Box 566
Hattiesburg, MS 39403

U.S. Trustee:

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201

/s/ Christopher D. Meyer

OF COUNSEL